



Severance Procedures

The account holder requesting a severance must submit a drawing of the entire tract with proposed dimensions and showing the position within the tract of the area to be severed. Please include the VLB account number and a daytime phone number. The drawing must show:

- The location of all existing and proposed improvements and major features of the land (buildings, roads, fences, creeks, ponds, etc.). A breakdown of the costs of the improvements will be helpful to the VLB.
- The estimated amount of acreage to be severed and its location within the existing parent tract.
- Direct and usable access to a public road. The severance may not include the entire road frontage. The severed tract, as well as the remaining acreage, if possible, must each have separate access. There must be a minimum width of sixty feet (60') of usable access to each tract, unless local ordinances require larger frontage and access. Access must be usable by a standard passenger car in inclement weather.
- The severed tract must abut two original boundary lines of the parent tract.
- The severed tract may not include 100 percent of any available source of water.
- The tract remaining after the severance must be contiguous and marketable as a separate tract.

The severance request package must contain a written explanation of the veteran's intent to build or place a home on the tract and identify the sources of power, water, and sewer services. If a septic system is planned, the package must include a copy of the approved septic permit or a letter from the appropriate authority stating that a septic permit is not required.

In addition, each incoming severance request package will be reviewed for the following:

- Compliance with restrictive covenants affecting the severance and/or local subdivision regulations. If the request falls under any county or other subdivision restrictions, the request will be rejected unless proof of compliance is provided.
- Loan status. The loan must be paid up to date for a severance request to be considered. The purchaser will be notified of any delinquencies due.

Note: A history of prior delinquencies or a forfeiture on the account will increase the amount required for purchase of the severance.

- Eligibility of request. The request must meet all policy standards in force.
- Please mail severance request package to our loan servicer at:
Texas Veterans Land Board
1 Corporate Drive
Suite 360
Lake Zurich, IL 60047-8945

Once the request has been reviewed, the account holder will be notified of the result and the severance purchase price. If approved, the following items must be submitted:

- A current ground survey of the tract to be severed, completed by a Registered Professional Land Surveyor. Survey requirements will be furnished with the severance approval letter.
- Field notes and a plat prepared from the ground survey.
- A copy of an approved septic permit or a letter from the appropriate authority stating that a septic permit is not required.
- Purchase price to be paid for the severance. This amount will be applied to the principal balance of your loan and does not affect your regular payments.
- A severance deed fee.

The severance deed will be issued only in the name of the original purchaser or last approved assignee.